

business, with Senators permitted to speak for up to 5 minutes each.

The PRESIDING OFFICER. Without objection, it is so ordered.

TRIBUTE TO FIRST SERGEANT CHARLES W. PARKER

Mr. LOTT. Mr. President, I wish to rise and take this opportunity to say farewell to an outstanding Non-Commissioned Officer of the Mississippi Army National Guard, First Sergeant Charles W. Parker, upon his retirement. Throughout his military career, First Sergeant Parker served the people of Mississippi with valor and distinction. It is my privilege to recognize his many accomplishments and to commend him for the superb service he has provided the Mississippi Army National Guard and the Nation for the past 32 years.

First Sergeant Parker enlisted in the Mississippi Army National Guard in August 1965, and served as a federal technician from October 1971, until February 1981. He then began an active duty career in the Guard as a Training Non-Commissioned Officer from February 1981, until his retirement in April 1998. He served the majority of his military career with Company B, 223rd Engineer Combat Battalion, in Calhoun City, Mississippi. During his 32 years of service, First Sergeant Parker was activated three times to provide relief due to flooding, ice storms and tornadoes.

First Sergeant Parker served the Great State of Mississippi with honor. He received the Army Meritorious Service Medal, Army Commendation Medal, Army Achievement Medal, Army Good Conduct Medal (4), Reserve Components Achievement Medal (5), Armed Forces Reserve Medal (3), National Defense Medal (2), Army Physical Fitness Award (14) and achieved the highest score in his company, battalion, group and brigade on more than one occasion.

During his 32 years of military service, First Sergeant Parker led his men selflessly by continuously putting his subordinate soldiers before himself. He is known by all throughout the State of Mississippi in National Guard circles for helping young people get into the Guard and continue their education.

Most importantly, First Sergeant Parker is also a loving husband and father to his wife Sandra, sons Brent and Kent, daughter Vanessa. While he missed valuable time away from his family during his military career, he must look forward to spending many wonderful years with them in retirement.

I know his family and the Mississippi Army National Guard are proud of his many accomplishments. My colleagues in the Senate join me in wishing First Sergeant Parker well upon his retirement. The Great State of Mississippi and the Nation are indebted to him for his many years of distinguished service.

BELLA ABZUG

Ms. MIKULSKI. Mr. President, I wanted to rise very briefly and share with my colleagues the fact that a colleague who served in the House has passed on to God's glory. I knew her as a very dear friend. Congresswoman Bella Abzug died yesterday of complications of heart disease. I knew Mrs. Abzug as friend. I knew her as a wonderful Congresswoman. I want to state on the Senate floor how much she will be missed.

Congresswoman Abzug fought for the rights of women. She fought for civil rights. She fought for human rights. She was known as "Battling Bella." She had a very big heart and a very large agenda.

I cannot believe that she died of heart disease, because if there was one fault that Bella did not have, it was heart problems. In fact, it was her very big heart that wanted to be sure that women were fully included in our society and enjoyed equal protection under the law in the Constitution. She wanted to be sure that she spoke out for the women of this country and that we also included everyone else who was left out and left behind.

Also, when she left the Congress, she spoke very eloquently and added to her agenda the human rights of women and children all around the world.

She will be deeply missed. Her hat stood there. You could always find Bella in a crowd. But when the history books are searched, we will find that Congresswoman Abzug is the indelible mark on the history of the United States of America for those who worked with her. She will be greatly missed. But, most of all, she will be missed by the people she fought for and championed all of her life.

DOUBLE CHARGING FOR ATM USE

Mr. D'AMATO. Two years ago today, the Nation's two largest electronic banking networks, Plus and Cirrus, better known as MasterCard and VISA, lifted their longstanding ban on the practice of double charging ATM users. They had a ban; it was not permitted.

Now, since that fateful April Fool's Day in 1996, the joke has been on the consumers, and it has been a costly joke. They have had to shell out billions of dollars just to take their own money out of the bank.

Today, I hold up a report "Big Banks, Bigger ATM Fees" from the U.S. Public Interest Research Group. In that report they indicate that double chargers in 28 States and the District of Columbia have shown that 71 percent of all banks today are double charging consumers for the privilege of getting their own money out. That percentage is more than twice the number reported by the General Accounting Office in May of 1997. So, more and more people have less and less opportunity to be able to withdraw their money without that double charge.

Going further, it says the price of the average double charging has also risen to \$1.23. Keep in mind this charge is on top of a fee that the consumer already pays to his or her own bank. The survey found that 83 percent of the banks charged their own customer an average of \$1.18 per transaction whenever they use another ATM. So that means a consumer pays \$2.41, on average, every time they use an ATM that does not belong to their own bank.

So what we have, if a person uses an ATM six times a month—a relatively small utilization—they can be paying an average of \$173 a year more. What an April Fool's joke on the people of America.

This situation is not going to get better; it is going to get worse. What a windfall for the large banks who are now making profits of over \$3 billion a year by charging people twice to get their own money.

I am not going to say more about this except to say we will be voting on this issue. Make no mistake about it, we will be voting. When that amendment comes to the floor—and I will pick what I consider to be legislation that must be acted on—there will be hoots and hollers, why on this bill? But make no mistake about it, the people are entitled to know where their representatives stand with respect to this issue.

To date we have 10 cosponsors, evenly divided between Democrats and Republicans. I know the power and the pressure of those who oppose this, but I think it is about time we began to look at the little guy, and I'm talking about the American taxpayer.

TRIBUTE TO LIEUTENANT COLONEL CHARLES WILSON, III

Mr. FORD. Mr. President, I wanted to let my Senate colleagues know of the retirement of Lieutenant Colonel Charles Wilson, III, a truly outstanding soldier in the United States Army. Colonel Wilson is most deserving of our attention. His career accomplishments reflect the type of military leader this nation was depended upon for two hundred years during peace and war.

Colonel Wilson has distinguished himself throughout his 23-year career as a soldier and officer in the United States Army. A native of Bowling Green, Kentucky, Charles began his service as a Military Police enlisted soldier in October 1969. As a young soldier, Charles's Battalion Commander recognized his special skills in leading and working with fellow soldiers. He received responsibility for key positions in his company, earning promotion quickly.

Within his first year he was already selected for leadership responsibility within his military police platoon. Colonel Wilson only served as a military policeman for two years before he was honorably discharged in September 1971, to pursue his college degree, which included studies as a Reserve Officer Training Corps cadet. During this